

REMARKS/ARGUMENT

Claims 1-48 have been examined in the present application. Claims 1-48 have been rejected under 35 U.S.C § 103(a) over Funk (U.S. Patent No. 5,832,463). Claims 12, 28 and 45 have been canceled hereby without prejudice. In light of the above amendments and below remarks, reconsideration of the present application is respectfully requested.

All of the claims of the present application have been rejected under Section 103 over Funk. Applicants respectfully traverse these rejections.

Independent claims 1, 27 and 40 have been amended to include the limitations of canceled claims 12, 28 and 45. The addition of these limitations to the independent claims therefore do not present any new issues which would require further search on the part of the Office.

As presently recited, each of the independent claims of the present application require: electronically capturing first transaction data, reflecting transactions processed by a teller; forwarding the paper documents associated with the financial transactions conducted by the teller to a back office location; generating second transaction data from the paper documents; linking the first and second transaction data; and finally, processing the first and second transaction data to complete the transactions.

The methods and systems expressly recited in independent claims 1, 27 and 40 are neither taught nor suggested by the disclosure of Funk. In fact, Funk expressly teaches away from the present invention as recited in these independent claims.

The entire system of Funk is designed to eliminate the handling of paper (see title, summary and indeed, the entire disclosure). As affirmatively recited in each of the independent claims, the systems and methods of the present invention expressly continue the prior art practice of handling and processing paper instruments. Funk expressly teaches away from the processes and methods of the present invention. Specifically, Funk states that:

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“At the time of presentment, all the relevant information associated with the check is in electronic or digital form, therefore the need for maintaining and handling the paper check becomes obsolete. The paper check may be truncated or marked in some way to indicate that it has been processed and returned to the customer. The customer may then do as he/she pleases with the check. He/she may keep it for a number of years or discard it.” (column 3, line 61-column 4, line 2)

As described above, the system of Funk is expressly designed to solve the problems that it purports are inherent in the system of the present invention as expressly recited in each of the independent claims. Namely, each of the independent claims expressly recites the handling of the paper instruments while Funk expressly states that an advantage of his system is that “[b]ecause the physical handling of checks is avoided, significant cost reduction is realized for the savings in labor, machinery, and office space.”(column 4, lines 41-44) The present invention specifically requires the handling of paper instruments rather than ‘avoiding’ such handling as required by Funk. This cannot be a more clear-cut example of a reference teaching away from a claimed invention.

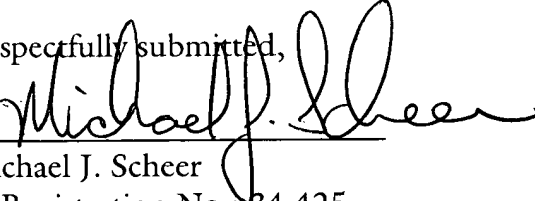
As Applicants have shown that Funk expressly teaches away from the present invention as recited in all of the claims of the present application, Applicants respectfully submit that the Office Action’s obviousness rejection of the present claims on the basis of Funk is misplaced.

Withdrawal of the rejection of all the claims on the basis of Funk is therefore respectfully requested.

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As each of the claims of the present application are currently in condition for allowance, such action is earnestly solicited.

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APPENDIX A
Version With Markings To Show Changes Made
37 CFR 1.121(b)(iii) AND (c)(ii)

IN THE CLAIMS:

1. (Amended) A method of processing banking transactions comprising the steps of:

- (a) electronically capturing first transaction data reflecting banking transactions conducted by a bank teller;
 - (b) storing the first transaction data in a transaction file;
 - (c) reading the first transaction data from the transaction file; [and]
 - (d) forwarding paper documents associated with the financial transactions conducted by the teller to a back office location;
 - (e) generating second transaction data reflecting information contained on the paper documents; and
 - (f) linking the first and second transaction data with respect to a common financial transaction
- [(d)] (g) processing the first and second transaction data to complete the banking transactions.

7. (Amended) The method according to claim 6, wherein steps (c) and [(d)] (g) occur at the central location.

8. (Amended) The method according to claim 6 further comprising the step of electronically transmitting the consolidated file from the central location to a different location, wherein steps (c) and [(d)] (g) occur at the different location.

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13. (Amended) The method as set forth in claim [12] 1, further comprising the step of:

updating the second transaction data with at least a portion of the first transaction data.

14. (Amended) The method as set forth in claim 13, wherein the portion of the first transaction data is a dollar amount associated with the financial transaction.

15. (Amended) The method as set forth in claim [12] 1, wherein the step of generating the second transaction data comprises the step of imaging the paper documents.

16. (Amended) The method as set forth in claim [12] 1, wherein the step of generating the second transaction data comprises the step of reading Magnetic Ink Character Recognition (MICR) data contained on the paper documents.

17. (Amended) The method as set forth in claim 1, further comprising the step of inserting a type identifier into the first transaction data, the type identifier indicating a type of transaction contained in the first transaction data.

19. (Amended) The method as set forth in claim 1, further comprising the step of maintaining, at a back office location, a back office aggregate dollar value of the financial transactions contained in the first transaction data.

21. (Amended) The method as set forth in claim 1, wherein the step of electronically capturing the first transaction data further comprises the step of

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reading Magnetic Ink Character Recognition (MICR) data contained on paper documents.

22. (Amended) The method as set forth in claim 1, wherein the step of electronically capturing the first transaction data further comprises the step of entering the amount of a transaction into an electronic file.

23. (Amended) The method as set forth in claim 1, wherein there are a plurality of tellers, the step of electronically capturing the first transaction data further comprises the step of capturing the first transaction data with respect to transactions conducted by the plurality of tellers.

25. (Amended) The method as set forth in claim 1, wherein the processing of step [(d)] (g) includes posting of the financial transactions.

26. (Amended) The method as set forth in claim 1, wherein the processing of step [(d)] (g) includes proof of deposit processing.

27. (Amended) A [The] method for processing banking transactions comprising the steps of:

electronically capturing first transaction data reflecting transactions processed by a teller;

storing the first transaction data in an electronic transaction file;

transmitting the electronic transaction file to a back office processing location;

forwarding paper documents associated with the transactions conducted by the teller to the back office;

reading the first transaction data from the electronic transaction file;

[and]

generating second transaction data reflecting information contained on the paper documents;

linking the first and second transaction data with respect to a common transaction; and

performing financial processing using the first and second transaction data.

29. (Amended) The method as set forth in claim [28] 27, further comprising the step of:

updating the second transaction data with at least a portion of the first transaction data.

31. (Amended) The method as set forth in claim [28] 27, wherein the step of generating the second transaction data comprises the step of imaging the paper documents.

32. (Amended) The method as set forth in claim [28] 27, wherein the step of generating the second transaction data comprises the step of reading Magnetic Ink Character Recognition data contained on the paper documents.

33. (Amended) The method as set forth in claim 27, further comprising the step of inserting a type identifier into the first transaction data, the type identifier indicating a type of transaction contained in the first transaction data.

34. (Amended) The method as set forth in claim 27, [wherein there are paper documents associated with at least some of the transactions performed by the teller, the method] further comprising the step of grouping the paper documents according to a type of the transaction corresponding to the paper document.

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38. (Amended) The method as set forth in claim 27, wherein the step of electronically capturing the first transaction data further comprises the step of entering the amount of a transaction into an electronic file.

39. (Amended) The method as set forth in claim 27, wherein there are a plurality of tellers, the step of electronically capturing the first transaction data further comprises the step of capturing the first transaction data with respect to transactions conducted by the plurality of tellers.

40. (Amended) A system for processing banking transactions conducted by a teller, at least some of the transactions having paper documents associated therewith, the system comprising:

a teller workstation, the teller workstation electronically capturing first transaction data reflecting transactions processed by a teller;

a memory coupled to the teller workstation, the memory storing the first transaction data in an electronic transaction file; and

a remote processing facility coupled to the memory, the remote processing facility:

receiving the paper documents,

generating second transaction data reflecting information contained on the paper documents,

reading the first transaction data from the electronic transaction file,

linking the first and second transaction data with respect to a common financial transaction, and

performing financial processing using the first and second transaction data.

46. (Amended) The system as set forth in claim [45] 40, wherein the back office workstation includes a system for imaging the paper documents.